



December 2004

Spotlight

American Income Life & National Income Life

Volume 37 • Number 12



HAPPY HOLIDAYS

A Monthly Publication with News, Ideas and Information for American Income Life and National Income Life Producers



FROM THE DESK OF:

Roger Smith
President & CEO
American Income Life

'Tis the Season

For many of us, the holiday season begins around Thanksgiving. We start planning family visits, preparing for festivities, and thinking about holiday shopping. As the season begins, many of us also begin to reflect on the year gone by and the new year to come.

As January approaches, we will be focusing in on a new year, a new attitude, a new spirit — a renewed spirit — and getting back to the basics. However, now is now and the holiday season, which is in full swing, is a time for others.

On that note, I would like to share a story with you of how my holiday season began. It will help you this holiday season, just as it has helped me.

Dottie and I were off to Los Angeles for Thanksgiving. As we boarded the plane, I was thinking the day was going to turn out fine, though it had started out a little rough with a mad dash out the door, the inevitable traffic jam, and the “everybody breezes through security except me” ordeal. Despite all, I was getting ready to board the plane with two first class tickets and a chance to take a nice long nap.

As we nestled into our seats, I closed my eyes and relaxed for the first time in many weeks. It wasn't but a few seconds later when I felt Dottie start to stir and I opened my eyes to her staring at me with a bothered look. After my inquiry, she proceeded to tell me about all the soldiers that had been boarding the plane and how bad she felt for them — they were headed to a foreign, hostile country far from their families. I agreed and closed my eyes.

Soon after, I felt her elbow pressing into my ribs. “We should give up our seats,” she said. I replied, “I'm sure they will be perfectly comfortable.” “No, I'm serious,” she said.

Feeling more compassionate and patriotic than ever, Dottie got up and set out in search of two soldiers sitting together. Within minutes she came back and said, “Are you ready?” There was no escaping this, so I stood up to follow.

As we started walking back, I saw two soldiers in the exit row and thought this isn't going to be so bad. I can feel proud of myself, and still be comfortable. However, Dottie didn't slow down. In fact, she was speeding up. Then I saw her eyes lock in on her target — two soldiers sitting in the very last row, three inches from the bathroom door. Dottie moved in on them like Santa Claus at a Macy's department store.

“We're sitting in First Class and would like to trade our seats with you if you don't mind,” she politely urged. “We are so very proud of everything you do for our country and can't thank you enough for your courage and bravery.” They humbly thanked us, grabbed their gear, and moved to the front of the plane.

My first thought was, there wasn't going to be any nestling into these seats. Thinking harder on the situation which had just occurred, I started to tear up a little, and in that moment, I felt both shame and pride; shame that it had taken all that prodding from Dottie to get me to do something that was good and right, and proud of the servicemen, many of them, no older than my own son, putting their lives at risk for you and me.

This incident helped me put the holidays into perspective. I am hoping it will help you do the same.

Given this, during the holiday season, I want you to think about the now. The past has already happened and the future is yet unknown. If we focus on what we are doing now and make the best of what we are doing with the present, we are likely to make the most for our future.

The point is, there are people out there who need you and need the services American Income and National Income offer. Therefore, thinking about that and how you can help them now, will do a world of good for their future and ours.

Remember others — 'tis the season!

Dates to Remember

Tuesday, Dec. 28, 2004

All business and PR credits must be in the Home Office to count for December production.

Friday, Dec. 31, 2004

The Home Office will be closed for New Year holiday.

Total Bonuses Paid Out

This month AIL and NILICO paid a total of \$779,323.46 in bonuses. For more information on the monthly bonuses, turn to Page 15.

Required Retention Rate

Effective Jan. 1, 2004, to be eligible for bonuses and featured in *Spotlight*, top Producers must meet the required Retention rate or the minimum Net to Gross. Net to Gross is used only during the Producer's first eight months.

Retention:	67.0%
Net to Gross:	78%

Correction

Jason Mollo should have been listed in fourth place on last month's MGA Page. Jason's production was \$89,268.

Congratulations are in Order!

Theresa Bellajaro, an Individual Producer with the Rick Altig Agency, achieved \$100,000 of 13-month in force premium.

Upinder Bhinder, an Individual Producer with the Rick Altig Agency, achieved \$100,000 of 13-month in force premium.

Look for the Asterisk

The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers, who will be recognized at the Cancun Awards Presentation, are as follows: the top SGA from each category, the top two PR Managers and the top two PR Representatives from each category, the top five MGAs, the top five GAs, the top SA, and the top ten Individual Producers. *Check your production! If there is an asterisk by your position, you could be on your way to The Fiesta Americana in Cancun! The convention will be held June 26-29, 2005.*

Freedom of Choice

The Freedom of Choice form is an excellent tool. This form provides the beneficiary and the funeral home contact information they need to verify the coverage available for the deceased insured and the ability to assign the available funds for arrangement of funeral services. However, if not handled properly, there can be misunderstandings of the purpose of this valuable tool.

Below are a few facts you need to know:

- The Freedom of Choice form is not a guarantee of payment of the benefits.
- The Freedom of Choice form is not an amount of insurance over and above what is applied for on the application.
- The Freedom of Choice form does not result in faster payment of the claim.
- The Freedom of Choice form is not accepted in lieu of a death certificate and Proof of Death claim form.

Many factors and details must be reviewed during the evaluation of a claim. Claims incurred within the first two years of the issue date of a policy are subject to investigation to verify eligibility for coverage and the onset of the condition resulting in death. Based on the cause of death, we may need to obtain further details to develop the circumstances surrounding the death or rule out beneficiary involvement. When a funeral home contacts us to verify benefits, we notify them if there is a possibility the claim would be subject to investigation and we provide beneficiary information. It's possible a minor beneficiary is involved who could not assign the benefits or the contestability of the coverage could impact the funeral home's decision to accept assignment of the benefits.

By providing the Freedom of Choice form, we are equipping the policyholder with valuable contact information for their family to use at one of the most difficult times they may ever experience. The availability of assignment of the benefits and the details available to the funeral home provide valuable assistance when information is needed quickly. Be certain that you use this tool to your advantage and that its use is clearly understood.

Licensing Information

For an Agent, an insurance license is required. If the license is not current, the Agent cannot write business. In addition, everyone in the hierarchy must be properly licensed. On an all too regular basis, we receive business and find that someone in the hierarchy has failed to provide us with current license and/or continuing education verification.

We also have problems when an Agent changes something about their license and fails to notify us. As an example, assume an Agent is licensed as a resident in state A and has a reciprocal non-resident license in state B. The Agent then decides to move to state C, and obtains a resident license there. In order to do so, the Agent must cancel the resident license in state A and obtain a letter of clearance. The problem arises when the Agent cancels their resident license in state A thus making their non-resident license in state B automatically invalid. The Agent assumes — incorrectly — they can continue to write in state B (as a non-resident) while they wait to get a license in state C. Therefore, they continue to write business in state B which we accept — unaware they no longer have any license. When they finally notify us of the change in resident license to state C, we find we have a real issue in that business has been received when there was not a valid license.

Agents at all levels must provide us with a copy of a current license (or continuing education verification, if required) and must make us aware any time something is done that could change the status of the current license (like changing resident states). We cannot put business on the books unless, or until, we have verification everyone in the hierarchy has a current license.

Web site for Policyholders

At the end of each year we mail interest statements, where required, to our policyholders who have a Deposit Account Feature with American Income. Did you know this information is also available to our policyholders on our Web site?

The past year's DAF history is now displayed under the online policy information. If your Agency receives inquiries regarding DAF, please feel free to direct the policyholders to our site for immediate access to the information they may need to assist with their tax returns.

In addition to DAF information, there is a wealth of other information available to our policyholders on the Web. By logging onto www.aillife.com, information can be obtained 24 hours a day through the Assistance Center which provides easy access to valuable services such as online policy information, forms for making a name, address, or beneficiary change, claim forms for accident, health, disability, and death, claim forms for lay-off and strike waiver of premium, and bank authorization forms.

There is also a "contact us" link if the insured is unable to locate these materials. Our site is one of the many tools we use to provide Raving Fans Service to our customers, and we encourage you to share this with our policyholders as you have the opportunity to assist them.

Advance Questions

Wondering why an advance did not generate or no production was generated for a specific application? Maybe you just want to review the guidelines. Logon to the Agency Resource Center. Once there, you can click on the link called titled "Why Didn't I Get Advanced." Please review and familiarize yourself with these guidelines before you contact the Home Office to ask an advance question.

If an answer is not found, we ask that all Producers review their advance questions with their Manager before the Manager or SGA contacts the Home Office. Many questions can be answered in the Agency office with the Manager's help and the use of CAS. If an explanation is not available, the most effective way to get information is to e-mail your questions using the Advance Questions Link on the Agency Resource Center. If you go directly to the Policy Issue section, you will find "Advance Questions - Click here to ask an advance question" at the top of your screen. This form asks you all of the pertinent information required to answer your question.

CAS also provides a link which can be used to ask an advance question. When looking at any Application Display in CAS, you will see a button in the top right corner titled "Advance." This will send an e-mail directly to the advance desk and will automatically pull in the policy information needed to answer your question. All you need to do is add any additional comments you feel are needed.

We also have a phone line for those rare questions which cannot wait for a response. To reach this line, please call (254)761-6713. However, this line is to be utilized by Managers and SGAs only.

American Income Life

For over half a century, American Income Life Insurance Company has been meeting union families' needs. We are a leader in the union insurance market, and are totally committed to meeting the needs of union members through personal one-on-one service and complete Home Office customer support. You can count on AIL to do what it says it will do.

Spotlight

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Home Office
254-761-6400

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Promoted To Supervising Agent

Pat Alessi Tom Williams Florida	Werneice Cuington Basov-Boles Texas	Jon Hanec Rick Altig Manitoba	Katherine LeBlanc Steve Hartman Arizona	Francine Palmer David Zophin Connecticut	Raymond Welch Marc Morton Ohio
Thomas Alligood Rusty Jewell South Carolina	Benoit DeCesare Altig-Lyse Quebec	Edward Hanna Tom Williams Florida	Esther Lee Bill Jennings Colorado	Jonathan Petzold Eric Giglione New Jersey	William Wessels Rick Altig Tennessee
Nishan Amarasuriya Rick Altig British Columbia	Mitali Desai Rusty Jewell South Carolina	Jason Harris David Zophin Connecticut	Whitney Libby David Zophin Connecticut	Jamey Pfahl James Surace Ohio	Kevin Willey Nick Nitkowski Louisiana
Melanie Bashor Bill Jennings Colorado	Michel Dickey Bill Jennings Colorado	Joshua Harris Steve Greer Texas	Kimberly Mals Bill Jennings Colorado	Tara Ponte David Zophin Rhode Island	Demond Williams Williams-Williams Georgia
Daniel Becerra Marc Morton Ohio	Dustin Erb Steve Hartman Arizona	Phillip Humbel Steve Greer Texas	Adam McKay Rusty Jewell South Carolina	Reinaldo Santiago Marc Zipper Florida	
Joshua Behrendt Chris Wittenbach Arkansas	Colleen Fraser Joshua Chalom Ontario	Daniel Javor Bob Olson Illinois	Marcandre Mimeault Altig-Lyse Quebec	Travis Scott Nick Nitkowski Louisiana	
Milacha Bevins John Akers Nebraska	Chester Gauger Marc Zipper Florida	Jared Jensen Rusty Jewell South Carolina	Amanda Nathoo Eric Giglione New Jersey	Michael Stephens Marc Zipper Florida	
Joseph Carhart John Akers Nebraska	Stephen Gordon Eric Giglione New Jersey	Ilya Kardava Slav Bitman North Carolina	Catrina Nguyen Rick Altig Washington	William Swango Vic Hancock Ohio	
Jonathan Cole Slav Bitman North Carolina	Michael Halkiwiez Bob Olson Illinois	Bruce Lamont Slav Bitman North Carolina	Haylee Nye Altig-Orlovic Utah	Terrence Thomas Wesley Bangs New Mexico	

Promoted To General Agent

Dennis Cedeno Eric Giglione New Jersey	John Keiderling Eric Giglione New Jersey	Ken Mahabir Joshua Chalom Ontario	Eric Renteria Bill Jennings Colorado	Ricky Thompson Eric Giglione New Jersey
Benjamin Gibbs Geneser-Geneser Illinois	Matthew Kerman Mark Hancock Indiana	Karen McQuoid Steve Friedlander New Zealand	Brent Rieck Marc Morton Ohio	Rodney Ward Paul Rumbac Michigan
William Hathorne Bob Olson Illinois	Michael Laramie Steve Greer Texas	Russ Merkow David Cohen California	Ryan Shoji David Cohen California	

Promoted To Master General Agent

Mack Bell Pat Shehan Alabama	Gregory Currier Rick Altig Washington	Matthew Gilstrap Geneser-Geneser Kansas	Randolph Souliers Altig-Martyn Newfoundland	Eric Tuttobene Rick Altig Tennessee
Timothy Collier Marc Morton Ohio	David Garrett Geneser-Geneser Illinois	Richard Mok William Jennings Colorado	Karen Stockwell Steve Hartman Arizona	

Founder's Club Outstanding Producers

November 2004

AGENT	SGA	TIMES QUALIFIED	TOTAL NET ALP	N/G ▲	RETENTION
Alex Bluhm	Jatoft-Foti	2	\$58,260		81.2
Alfred Brenner	Jatoft-Foti	1	\$46,651		77.4
Lance Brown	Steve Hartman	6	\$70,126		77.4
Matthew Hogan	Durhon Oldham	1	\$64,025		77.5
Anthony Mele	Durhon Oldham	2	\$57,908		82.0
Crystal Valentine	Steve Hartman	1	\$48,108		83.3

Founder's Club Outstanding PR Representatives

November 2004

PR REP	SGA	TIMES QUALIFIED	CARDS/GROUPS
Richard Case	Jim Surace	3	43 Groups
Vivian Dwyer	Altig-Hay/Bitman	6	13,575 Cards
Al Wall	Joshua Chalom	6	13,826 Cards

Individual Producers

1. Timothy Cruise



Woodridge, IL

2. Chris Rhoades



Rochester, NY

3. Lance Brown



Phoenix, AZ

4. Max Quasem



Los Angeles, CA

5. Robert Ulreich



Concord, CA

6. Mary Ann Gaelic



Auckland, NZ

7. Derek Sandilands



Calgary, AB

8. Daniel Potilechio



Woodridge, IL

9. Pawan Sharma



Auckland, NZ

10. Jason Young



Kailua, HI

Individual Producers

All Time Record to Beat

Month: \$51,235 Net ALP Marlon Underwood

November Production

Name	Net ALP	NG [▲]	Rtn	MGA	SGA
1. Timothy Cruise	\$29,538		80.2	Steven Jakubczak	Bob Olson
2. Chris Rhoades	23,159	100		Dorian Oldham	Durhon Oldham
3. Lance Brown	20,604		77.4		Steve Hartman
4. Max Quasem	19,569		83.8	Erik Graham	David Cohen
5. Robert Ulreich	19,567		88.8	Roger Johnson	Jatoft-Foti
6. Mary Ann Gaelic	18,944		79.0	Lawrence Hauck	Steve Friedlander
7. Derek Sandilands	18,831	99		John McGrath	Rick Altig
8. Daniel Potilechio	18,466		88.5	David Wang	Bob Olson
9. Pawan Sharma	18,146		72.4	Lawrence Hauck	Steve Friedlander
10. Jason Young	17,967	93		Christopher Clark	Rick Altig
11. Omar Hashimi	17,950		73.9	Steve Foti	Jatoft-Foti
12. Tunde Abolade	17,060	97		John McGrath	Rick Altig
13. Laura Fisher	16,464	100		Barry Dillah	Eric Giglione
14. Brian Traboulay	16,228		83.1	Brian Traboulay	Rick Altig
15. Michael Snow	15,744		72.7	Jeffory Churchfield	Rick Altig
16. William Hathorne	15,511		69.5	Kevin Khadivian	Bob Olson
17. Rashid Bokhari	15,403	91		Kevin Khadivian	Bob Olson
18. Haylee Nye	15,320	87		Dustin Miller	Altig-Orlovic
19. Theresa Bellajaro	15,213		87.6	Brian Traboulay	Rick Altig
20. Marlon Underwood	15,087		73.4	Marlon Underwood	Bob Olson

▲ Percentage of Net to Gross

All Time Record to Beat

YTD: \$277,779 Net ALP Marlon Underwood

YTD Production

Name	Net ALP	NG [▲]	Rtn	MGA	SGA
* 1. Timothy Cruise	\$217,285		80.2	Steven Jakubczak	Bob Olson
* 2. Marlon Underwood	174,861		73.4	Marlon Underwood	Bob Olson
* 3. Carla Miller	169,851		85.9	Carla Miller	John Akers
* 4. Matthew Hogan	157,945		77.5	Fred Hadayia	Durhon Oldham
* 5. Max Quasem	156,364		83.8	Erik Graham	David Cohen
* 6. Daniel Potilechio	150,686		88.5	David Wang	Bob Olson
* 7. Ruben Soberanes	148,824		74.4	Doreen Ryan-Foti	Jatoft-Foti
* 8. Lance Brown	147,981		77.4		Steve Hartman
* 9. Robert Ulreich	140,518		88.8	Roger Johnson	Jatoft-Foti
* 10. Mary Ann Gaelic	137,969		79.0	Lawrence Hauck	Steve Friedlander
11. Allan Gilbert	137,086		72.5	Denise Gilbert	Bob Olson
12. Omar Hashimi	135,795		73.9	Steve Foti	Jatoft-Foti
13. Anthony Mele	134,399		82.0	Jim Bianchi	Durhon Oldham
14. Alex Bluhm	134,072		81.2	Roger Johnson	Jatoft-Foti
15. Scott Keeney	127,152		82.5	Fred Hadayia	Durhon Oldham
16. William Hathorne	126,647		69.5	Kevin Khadivian	Bob Olson
17. Scott Remy	124,201		82.4	Jeff Dinocento	Eric Giglione
18. Pablo Pirela	123,777		80.6	Denise Gilbert	Bob Olson
19. Victor Quimson	120,454		78.1	Steve Foti	Jatoft-Foti
20. Rudi Camenzind	119,907		90.4	Erik Graham	David Cohen

▲ Percentage of Net to Gross

Happy Anniversary! Thanks for all you do. Congratulations!

21 Years of Service

Mark Hancock
Charles Roscoe

15 Years of Service

Brett Hulme

13 Years of Service

Judy Hinz

11 Years of Service

Earle Harris
David Williams
Jenny Williams

10 Years of Service

Kristin La Fond
John Molina

9 Years of Service

Nancy Rising

8 Years of Service

Nicholas Linonis

7 Years of Service

Russell Chang

6 Years of Service

Lynn Erickson
William Sanders
Ruben Soberanes

5 Years of Service

Scott Baker
Richard Becker

5 Years of Service Cont.

Rebecca Fischer
John Franklin
Brian Waller

4 Years of Service

Mindy Guisewite

3 Years of Service

Arnold Iacoviello
Roberta Kenniston
Larry Lozano
Richard Mok
Shamshinder Sidhu
Tracy Smith
Christy Starr

2 Years of Service

Andrew Bishop
Anthony Cannady
Kenneth Carty
Christopher Fave
Robert Freitas
Arthur Greene
Fitzroy Jacobs
Daniel Limon
Matthew MacCannell
Karen McQuoid
Amanda Mlinaz
Mark Peltz
Bhuwan Sawhney
William Schwarz
Dennis St. Pierre
Dustin Venekamp
Sue Weiss
Leigh Yost

1 Year of Service

Terrence Adams
Tahir Bradley
John Buss
Brian Colbeck
Richard Compton
Maria Dearaujo
Travis Dovre
Andrew Dudgeon
Anastasiya Fedosova
Mel Gaid
David Garrett
Justin Germany
Arthur Goldstein
Ranjit Govindan
Brian Groeschel
Jeanne Hansen
Dave Heisley
Dorian Kirkpatrick
Angel Knight
Stephen Maloney
Shoshannah Morris
Ed Olfet
Mark Schmitt
Rhonda Scott
Amir Sedaghat
Pawan Sharma
Richardo Villansenor
Aaron Webb

WHAT YOU SHOULD KNOW CHECK YOUR KNOWLEDGE About Advertising



What is considered advertising?

The National Association of Insurance Commissioners (NAIC), an organization of insurance regulators, defines advertising as material designed to create public interest in life insurance or annuities or in an insurer, or in an insurance producer; or to induce the public to purchase, increase, modify, reinstate, borrow on, surrender, replace, or retain a policy.



Are you familiar with advertising regulations?

Virtually all state insurance departments have regulations concerning advertising, and most require that advertising be reviewed and approved by a company's Home Office.



Are you familiar with American Income's advertising regulations?

American Income and National Income policy requires all materials that an Agency may be using, when dealing with prospects or policyholders, if not provided by the Home Office, be submitted for approval.

All lead letters must be approved prior to mailing. Be sure lead letters clearly state AD&D coverage is provided through **American Income Life Insurance Company** or **National Income Life Insurance Company**. The full company name should be used, not a shortened version. Also, lead letters should state, "*An American Income (or National Income) representative will be calling to set up an appointment to deliver the benefits and explain other insurance coverage available to them.*"

In addition to lead letters, any forms, presentations, phone scripts, or letters used with a policyholder regarding **American Income** or **National Income**, should be sent to Home Office for review. This is not a mandate to use specific forms or scripts, but the Home Office does want to review what is being used when representing the Company prior to use. Once a review is complete, notification will be sent to confirm the status of the advertising.



What are some other things to consider?

Did you know, most states require that if any benefit is mentioned in a brochure or flyer, all limitations must also be detailed? And, did you know, if you refer to a recommendation by any commercial rating system, i.e., our *A.M. Best* rating, a clear indication of the purpose of the recommendation and the limitations of the scope and extent of the recommendation must be included as well?



Where do I send my materials to be approved?

Advertising material requiring Home Office approval should be

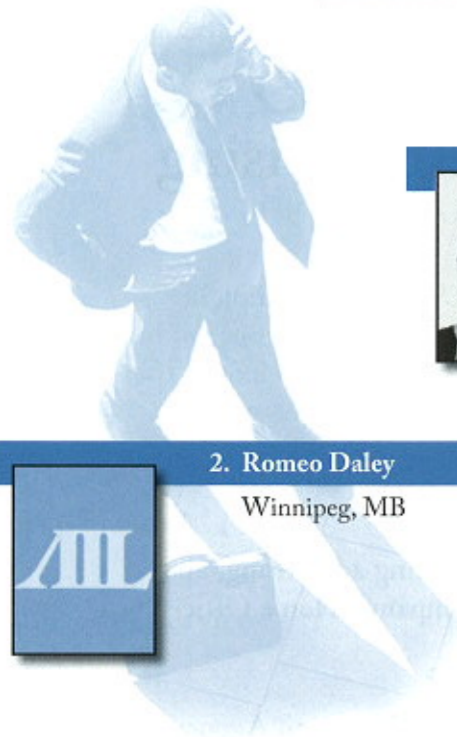
Mailed to:

American Income Life Insurance Company
Attn: Debbie Gamble
P.O. Box 2608
Waco, TX 76797

E-mailed to:

dgamble@aillife.com

Supervising Agents



1. Joann Stewart

London, ON

2. Romeo Daley

Winnipeg, MB



3. Lee Croft

Boise, ID

All Time Record to Beat

Month: \$43,409 1st Yr. Gino Tanzif

All Time Record to Beat

Month: \$68,050 Net ALP Mary Ann Gaelic

November Production

Name	1st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	MGA	SGA
1. Joann Stewart	\$19,943	\$22,354	84		3	Matt MacCannell	Altig-Martyn
2. Romeo Daley	18,230	20,188	93		2	Kevin Appasamy	Rick Altig
3. Lee Croft	17,361	21,465		81.9	2	Roberta Kenniston	Rick Altig
4. Rima Alkadry	17,061	19,745	87		1	John McGrath	Rick Altig
5. Steven Sequeira	16,507	19,182		79.9	3	Maurice Davies	Steve Friedlander

All Time Record to Beat

YTD: \$266,978 1st Yr. Mary Ann Gaelic

All Time Record to Beat

YTD: \$443,893 Net ALP Mary Ann Gaelic

YTD Production

Name	1st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	MGA	SGA
* 1. Steven Sequeira	\$135,015	\$193,508		79.9	3	Maurice Davies	Steve Friedlander
2. Adam Herman	107,152	164,506		77.4	2	Imran Satti	Joshua Chalom
3. Pablo Pirela	93,799	218,322		76.8	5	Denise Gilbert	Bob Olson
4. Joseph Baughn	92,568	118,835	80		3	Carey Thompson	Vic Hancock
5. Scott Mellgren	70,336	109,419		74.3	3	Michael Sacotte	Gary Bleier

Supervising Agent selection guidelines for recognition in the *Spotlight* are as follows: *Must have one First Year Agent coded and meet all production requirements.*

General Agents



1. Tamara Ford

Columbus, OH



2. Susanne Munro

Rochester, NY



2. Scott Keeney

Harrisburg, PA



4. Matthew Hogan

Harrisburg, PA



5. Mary Ann Gaelic

Auckland, NZ

All Time Record to Beat

Month: \$102,403 1st Yr. Eric Neal

All Time Record to Beat

Month: \$111,262 Net ALP Eric Neal

November Production

Name	1st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	MGA	SGA
1. Tamara Ford	\$53,301	\$72,483		71.7	11	Robert Dunn	Marc Morton
2. Susanne Munro	44,145	61,714		77.9	4	Dorian Oldham	Durhon Oldham
3. Scott Keeney	43,457	61,324		85.3	5	Fred Hadayia	Durhon Oldham
4. Matthew Hogan	36,671	54,079		84.4	6	Fred Hadayia	Durhon Oldham
5. Mary Ann Gaelic	33,213	52,158		73.9	5	Lawrence Hauck	Steve Friedlander
6. Tracy Haden	32,238	40,790		71.1	8	AJ O'Connor	Steve Greer
7. Willie Hayden	30,749	37,302		72.7	4	Jason Mollo	David Zophin
8. Gabriel Hernandez	28,301	28,973		70.0	7	Jason Mollo	David Zophin
9. Alison King	27,479	31,810		72.2	6	John McCreary	Furer-Whittinghill
10. Randy Downs	26,051	32,470	95		4	Matthew Wolfanger	Durhon Oldham

All Time Record to Beat

YTD: \$489,120 1st Yr. Eric Neal

All Time Record to Beat

YTD: \$864,620 Net ALP

YTD Production

Name	1st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	MGA	SGA
* 1. Jose Sanchez	\$315,217	\$356,499		71.0	11	David Wang	Bob Olson
* 2. Allan Gilbert	284,256	425,764		75.6	6	Denise Gilbert	Bob Olson
* 3. Pearl Sullivan	243,064	322,202		69.9	3		Geneser-Geneser
* 4. Scott Keeney	233,583	367,765		85.3	5	Fred Hadayia	Durhon Oldham
* 5. Rob Hard	227,548	292,992		77.7	6	Carey Thompson	Vic Hancock
6. Michael Nowak	218,323	319,140		72.8	3	Jim Bianchi	Durhon Oldham
7. Tracy Haden	211,311	292,252		71.1	8	AJ O'Connor	Steve Greer
8. Diane Carrion	209,852	280,047		79.5	11	David Hausman	Eric Giglione
9. Tamara Ford	207,046	339,643		71.7	11	Robert Dunn	Marc Morton
10. Matthew Hogan	206,397	339,076		84.4	6	Fred Hadayia	Durhon Oldham

General Agent selection guidelines for recognition in the *Spotlight* are as follows: *Must have two First Year Agents coded and meet all production requirements.*

A Time for Thanks

The holiday season is a time for giving, sharing, and most importantly, thanks. It takes a great deal of commitment to go out every day continuously believing in what you do and what you offer. The many donations, contributions, and participation you provide to various unions, credit unions, and associations does not go unnoticed. Take a look at the thanks we receive on your behalf for the vital support you offer in your communities.

Dear American Income:
The United Way of Central Indiana 2004 Golf Committee would like to thank you and American Income Life for being a hole sponsor in our Fall Classic for Kid's golf outing.
From this fundraiser, we were able to raise over \$9,800.00 and this money will be used to help in the finance of some of the after school programs at our schools.
Your kind gift and the gifts from others helped to make this golf outing the success that it was and again we want to thank you.

Sincerely,
Garland Stovall
Community Services Liaison
United Way of Central Indiana

Dear American Income:
On behalf of the Business Representatives, Officers, and members of Local Union No. 20, I would like to express our gratitude to you and the [representatives] of American Income Life for your most recent donation of food items to our Local No. 20 Food Bank.
With unemployment increasing here in the Indianapolis area, it is very comforting to the unemployed members and their families to know that people such as yourselves are so thoughtful and giving so graciously.
Your generosity is very much appreciated by us and especially those receiving assistance.

Sincerely,
Jay K. Potesta
Business Manager & Financial Secretary
Sheet Metal Workers Local No. 20

Dear American Income:
We wanted to take a short moment to let you know how much we appreciate your donation to our 50th Annual Meeting Celebration. Your television set was greatly appreciated by the members present. We took a moment during the presentation of the television to compliment American Income Life, and the way you do business. As we said to our members, if you did not take such good care of our members, we would not be actively participating in your insurance program. But you do. You do a great job of taking care of our members every day.
Thanks again for your donation. We appreciate it. But more importantly we appreciate the way you take care of our members. Keep up the good work.
We wish you the best in your future endeavors, and hope to continue to call you a friend to this credit union for many years to come.

Sincerely,
Jerry R. Walters
Chairman, Board of Directors
Harvester Federal Credit Union

Dear American Income:
I want to let you know how much Erin McKee's leadership meant to the labor movement in South Carolina during the recent elections. She arranged meetings with candidates, coordinated actions, delivered member lists to locals, and worked diligently to keep members educated and informed on the candidates and the issues. She and Jack spent their weekends walking door-to-door and working with our endorsed candidates.
... We were successful in that we gained a Democratic seat in the SC House and the SC Senate along with a key solicitor's seat.
The South Carolina AFL-CIO conducted weekly Labor Focus meetings with assigned staff, the South Carolina Caucus staff, the South Carolina Democratic Party, and the Kerry Campaign Coordinator. We forwarded reports on all activities to the National AFL-CIO weekly. Erin submitted timely reports and coordinated with all of the staff. We truly appreciate the tremendous efforts and resources of American Income Life, and we value your friendship.

Sincerely,
Donna Dewitt
President
South Carolina AFL-CIO

Dear American Income:
Thank you for purchasing one dinner table totaling \$1,500.00 for the upcoming 24th Annual William W. Winpisinger Charity Banquet in Las Vegas.
All proceeds from this event will be used to further the breeding, puppy, and training programs at Guide Dogs of America.
Again, thank you for your interest and support of our organization and for honoring Mr. Robert L. Reynolds and Mr. Paul F. Morton, this year's Gift to Sight recipients. Guide Dogs of America is grateful to have your participation in this special event.
... Thank you for your generosity and continued support.

Sincerely,
Jay A. Bormann
President
Guide Dogs of America

Dear American Income:
The officers and staff of Local 1444 would like to take this opportunity to thank you for your generous donation to the 2004 UFCW Leukemia Fund Drive.
Every dollar the UFCW raises goes directly to support 41 leukemia researchers at leading universities and medical centers. Your generous contribution enables this research to continue.
... Our members [also] sold raffle tickets to be included in a drawing for some great donated prizes.
Thank you again for your most generous support.

Sincerely,
Daniel R. Welch
President & International Vice President
UFCW Local 1444

Dear American Income:
Everyone at Local 75 would like to thank you very much for your generous contributions to the golf outing. The outing was a huge success and everyone had a great time. Your contributions are greatly appreciated by our membership and all the members who participated.

Sincerely,
Fred Gegare
Secretary/Treasurer
Drivers, Warehouse, & Dairy Employees Local 75

Dear American Income:
On behalf of the board and staff of the Calgary Workers's Resource Center, I would like to offer our sincere thanks for the very generous \$750.00 donation made to us by American Income Life. Please be assured the donation will be put to effective use advocating on behalf of Calgarian workers.
The financial assistance we receive from organizations like AIL not only enables us to carry on our needed services on behalf of the community, it is concrete evidence of your organization's dedication to give back to the community they work within. We appreciate that commitment.
In solidarity,

Martin d'Entremont
Program Coordinator
CWRC

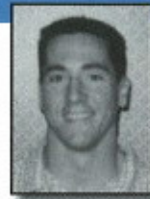
Dear American Income:
On behalf of our Scholarship Committee, the local union members whose sons and daughters were awarded a 2004 scholarship, and the Texas AFL-CIO, we thank every group involved for the generous contributions to our scholarship program.
The students have all enrolled and I am certain will remember American Income Life and the Texas AFL-CIO as they progress through their educational plans.

Sincerely,
Becky Moeller
Secretary-Treasurer
Texas AFL-CIO

Dear American Income:
On behalf of the many unemployed union members and other clients served by the United Labor Agency, I would like to thank you and your staff for the extraordinarily generous donation to our food cupboard.
In these difficult economic times, it is refreshing to know that there is a company with such great compassion and commitment to their fellow union members and other deserving members of our service area. Please accept our sincere thanks for what American Income Life does to help the less fortunate members in our community.
Happy Holidays,
Fraternally,

Edward E. Lynch
Information & Referral Specialist
United Labor Agency

Master General Agents



1. Jim Bianchi
Rochester, NY



2. AJ O'Connor
Houston, TX



2. Fred Hadayia
Harrisburg, PA



4. Barry Dillah
Edison, NJ



5. John McCreary
San Diego, CA

All Time Record to Beat
Month: \$190,653 1st Yr. Slav Bitman

All Time Record to Beat
Month: \$250,859 Net ALP Jim Bianchi

November Production

Name	1st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	SGA
1. Jim Bianchi	\$111,189	\$160,025		76.1	16	Durhon Oldham
2. AJ O'Connor	101,648	122,964		74.0	14	Steve Greer
3. Fred Hadayia	100,075	160,070		75.6	5	Durhon Oldham
4. Barry Dillah	92,200	102,726		70.9	18	Eric Giglione
5. John McCreary	86,478	121,196		68.0	20	Furer-Whittinghill
6. Lawrence Hauck	69,482	112,906		74.6	13	Steve Friedlander
7. Matthew Wolfanger	68,998	93,255		84.1	11	Durhon Oldham
8. Robert Dunn	52,815	77,535		71.0	11	Marc Morton
9. Dorian Oldham	52,211	121,810		76.1	6	Durhon Oldham
10. Imran Satti	48,308	94,056		77.6	9	Joshua Chalom

All Time Record to Beat
YTD: \$1,705,178 1st Yr. Slav Bitman

All Time Record to Beat
YTD: \$2,168,283 Net ALP Paul Rumbuc

YTD Production

Name	1st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	SGA
* 1. Jim Bianchi	\$1,046,112	\$1,534,532		76.1	16	Durhon Oldham
* 2. Fred Hadayia	933,007	1,191,892		75.6	5	Durhon Oldham
* 3. AJ O'Connor	701,798	875,727		74.0	14	Steve Greer
* 4. Dorian Oldham	677,192	1,197,392		76.1	6	Durhon Oldham
* 5. John McCreary	674,880	904,693		68.0	20	Furer-Whittinghill
6. Dustin Venekamp	585,749	624,951		70.5	7	Altig-Orlovic
7. Barry Dillah	581,794	615,262		70.9	18	Eric Giglione
8. Joshua Goodman	569,437	725,801		70.7	11	Bill Jennings
9. Imran Satti	511,106	730,342		77.6	9	Joshua Chalom
10. William Cook	502,053	793,047		70.5	12	Tom Williams

Master General Agent selection guidelines for recognition in the *Spotlight* are as follows: *Must have four First Year Agents coded and meet all production requirements.*

Bonus Page

\$Show Me the Money\$

Retention Bonus*

Qualifier	SGA	Bonus Amount
Timothy Cruise	Bob Olson	\$5,612.24
Max Quasem	David Cohen	\$4,087.75
Mary Ann Gaelic	Steve Friedlander	\$3,978.79
Daniel Potilechio	Bob Olson	\$3,918.60
Lance Brown	Steve Hartman	\$3,914.85
Robert Ulreich	Jatoft-Foti	\$3,913.49
Pawan Sharma	Steve Friedlander	\$3,377.03
Chris Rhoades	Durhon Oldham	\$3,352.96
Theresa Bellajaro	Rick Altig	\$3,251.52
Brian Traboulay	Rick Altig	\$3,245.78

Total Retention Bonus Paid: \$537,147.35 501 Producers Qualified

Leadership Bonus*

Qualifier	SGA	Bonus Amount
Jim Bianchi	Durhon Oldham	\$12,049.67
Fred Hadayia	Durhon Oldham	\$9,795.25
Barry Dillah	Eric Giglione	\$8,999.33
AJ O'Connor	Steve Greer	\$6,973.79
Lawrence Hauck	Steve Friedlander	\$6,598.81
Dorian Oldham	Durhon Oldham	\$6,499.63
Matthew Wolfanger	Durhon Oldham	\$6,314.28
Doreen Ryan-Foti	Jatoft-Foti	\$5,151.04
John McCreary	Furer-Whittinghill	\$5,087.15
Eugene Melamed	Slav Bitman	\$4,745.065

Total Leadership Bonus Paid: \$216,189.53 Managers Qualified

PR Bonus*

Qualifier	SGA	Bonus Amount
Al Wall	Josh Chalom	\$1,921.09
Malka Arony	Steve Hartman	\$1,809.81
Vivian Dwyer	Altig-Hay/Bitman	\$1,753.20
Susan Gilbert	Bob Olson	\$898.24
Richard Case	James Surace	\$842.07
Timothy Farr	Paul Rumbuc	\$706.20
Rona Pileggi Spano	Bob Olson	\$689.16
Brett Neal	Eric Neal	\$681.88
Anne Bowyer	Rick Altig	\$667.80
Kenneth Altizer	Marc Morton	\$644.76

Total PR Bonus Paid: \$25,986.58 51 PR Reps Qualified

* Only the top ten qualifiers in each bonus category are shown. A full list of bonus qualifiers is provided on the inserts accompanying this magazine.

American Income and National Income's New Personal Recruiting Bonus

Effective Jan. 1, 2005, American Income and National Income will be implementing a new Personal Recruiting Bonus. This new bonus is designed to compensate Agents and Managers for their personal recruiting efforts. The details of this new bonus are outlined below.

For each personal recruit the recruiter will be eligible for a \$250 bonus each time the recruited Agent earns a New Agent or Retention Bonus in their first year, at the \$6,200 of Net ALP level or above. This will allow the recruiting person to receive up to 12 bonuses for a total of \$3,000.

A personal recruit is one not derived from resume ads or any other Company or Agency assisted recruiting system. We will require a recruiting confirmation form to be completed for these recruits where the SGA will confirm that the person was indeed personally recruited and who the recruiting Agent is. Managers who personally recruit someone will be eligible for the bonus provided their SGA confirms such on the recruiting confirmation form. The bonus excludes SGAs.

The first Agents who will count as qualifying Agents towards a bonus for the recruiter are those coded Jan. 1, 2005 and after.

For more information on this new bonus, contact your SGA.

2006 Convention Qualifications*

Agents

- Agents at the 50 percent level must write \$74,400 of Net ALP as of the Dec. 31, 2005 AP&P report. Agents at the 50 percent level contracted for less than a year, the Net ALP will be prorated based on the number of months contracted after the sixth month. For more details contact your SGA or logon to our Web site at www.aillife.com.
- Agents at the 52.5 percent level must write \$84,000 of Net ALP as of the Dec. 31, 2005 AP&P report. Agents at the 52.5 percent level contracted for less than a year, the Net ALP will be prorated based on the number of months contracted after the sixth month. For more details contact your SGA or logon to the Web site at www.aillife.com.
- Agents at the 57.5 and 62.5 percent levels must write \$90,000 of Net ALP as of the Dec. 31, 2005 AP&P report.
- All levels must meet the Net to Gross and Retention requirements outlined below.

Supervising Agents

- Supervising Agents must write \$84,000 of personal Net ALP as of the Dec. 31, 2005 AP&P report.
- SAs can qualify on a prorated basis at \$84,000 level if contracted less than a year.
- SAs must also meet Net to Gross and Retention requirements (see the requirements below).

General Agents

- General Agents must write \$90,000 of personal Net ALP or \$150,000 of First Year Agent Net ALP and have at least two active First Year Agents as of Dec. 31, 2005.
- GAs must also meet Net to Gross and Retention requirements (see the requirements below).

Master General Agents

- Master General Agents must write \$300,000 of production of which \$200,000 must be First Year Agent Net ALP (up to \$100,000 can be personal production of the MGA).
- MGA must also have at least four active First Year Agents as of Dec. 31, 2005, and meet Net to Gross and Retention requirements (see the requirements below).

Regional General Agents

- Must have two MGAs who qualify for convention, under the MGA guidelines.
- The RGA can qualify as an MGA with their own MGA production.

Public Relations

- PR Reps must obtain 17,250 cards or 77 endorsed groups. PR Reps contracted less than a year will be prorated based on the number of months contracted after the sixth month.
- Managers must obtain 52,500 cards and have at least two active PR Reps coded as of Dec. 31, 2005.
- For more details on Public Relations qualifications contact your SGA.

State General Agents

- State General Agents must meet year to date SGA objectives as of Dec. 31, 2005.
- SGAs must also meet Net to Gross and Retention requirements. See the requirements outlined below.
- Only qualifying SGAs will be invited to attend the convention.

Net to Gross and Retention Requirements for all Levels (Using the Dec. 21, 2005 AP&P report):

The Net to Gross and Retention rates as shown on the qualifier's December 2005 AP&P report will be used in determining qualification. Year-To-Date award winners must also have 78 percent Net to Gross or a 68 percent Four-Month Retention rate to be eligible for recognition.

- Through the eighth month, contract level date of 5/1/05 or after 78% Net to Gross
- Nine or more months, contract date of 4/30/05 or before 68% Four-Month Retention
- Qualifying for the convention entitles one to attend only if they are active at the time the convention is being held. In other words, there is no monetary equivalent related to having qualified for the convention. No substitutions or transfers are permitted. New York requirements and qualifications may be slightly different. Contact your SGA for more details.



State General Agents



Durhon Oldham

CATEGORY I	NOVEMBER PRODUCTION							YEAR TO DATE PRODUCTION				
	SGA	1st Yr. Agent	Standard	Qty. Adj.	% of Stdrd.	Net ALP	NG Rtn.	1st Yr. Agent	Standard	Qty. Adj.	% of Stdrd.	Net ALP
Durhon Oldham	\$410,243	\$273,240	50	200	\$692,947	77.4	\$3,835,967	\$2,459,160	50	206	\$6,093,000	
Rick Altig	803,070	624,360		129	1,424,755	70.4	8,937,182	7,175,520		125	15,201,034	



David Zophin

CATEGORY II	NOVEMBER PRODUCTION							YEAR TO DATE PRODUCTION				
	SGA	1st Yr. Agent	Standard	Qty. Adj.	% of Stdrd.	Net ALP	NG Rtn.	1st Yr. Agent	Standard	Qty. Adj.	% of Stdrd.	Net ALP
David Zophin	\$190,468	\$135,960	10	150	\$224,329	69.2	\$1,719,957	\$1,118,040	10	164	\$1,976,289	
Steve Greer	106,905	96,360		111	133,666	69.4	877,342	999,240		88	1,209,778	
Tyrone Conard	96,789	96,360		100	162,857	84	366,594	481,800		76	681,356	



Joseph Manone

CATEGORY III	NOVEMBER PRODUCTION							YEAR TO DATE PRODUCTION				
	SGA	1st Yr. Agent	Standard	Qty. Adj.	% of Stdrd.	Net ALP	NG Rtn.	1st Yr. Agent	Standard	Qty. Adj.	% of Stdrd.	Net ALP
Joseph Manone	\$82,723	\$75,240	65	175	\$185,514	80.0	\$995,371	\$827,640	65	185	\$2,087,722	
Altig-Orlovic	124,429	88,440	10	151	183,593	69.3	1,389,734	840,840	10	175	1,660,352	
Furer-Whittinghill	99,196	75,240		132	143,348	68.1	859,633	827,640		104	1,196,873	
Steve Hartman	75,885	75,240		101	123,304	73.0	559,271	827,640		68	1,122,284	

* Note: The Quality Adjustment is based on a five percent increase of the Percent of Standard for each point an SGA is over the Company's average Retention rate given the SGA is also at 100 percent or better for YTD Percent of Standard. In addition, for an SGA to be considered as meeting minimum standard, the SGA must also be at 100 percent of First Year Standard including positive growth in Net ALP compared to the previous year.

State General Agents



Chris La Fond

CATEGORY IV	NOVEMBER PRODUCTION							YEAR TO DATE PRODUCTION				
	SGA	1st Yr. Agent	Standard	Qty. Adj.	% of Stdrd.	Net ALP	NG Rtn.	1st Yr. Agent	Standard	Qty. Adj.	% of Stdrd.	Net ALP
Chris La Fond	\$75,399	\$62,040	40	162	\$112,357	75.7	\$781,143	\$682,440	40	154	\$1,282,972	
Steve Friedlander	94,783	62,040		153	154,501	73.2	766,972	682,440		112	1,281,982	
Altig-Martyn	87,578	62,040	10	151	124,077	69.8	864,799	682,440	10	137	1,370,140	



Slav Bitman

CATEGORY VI	NOVEMBER PRODUCTION							YEAR TO DATE PRODUCTION				
	SGA	1st Yr. Agent	Standard	Qty. Adj.	% of Stdrd.	Net ALP	NG Rtn.	1st Yr. Agent	Standard	Qty. Adj.	% of Stdrd.	Net ALP
Slav Bitman	\$115,156	\$56,760		203	\$124,089	90	\$348,074	\$113,520		307	\$394,662	
Altig-Lyse	82,483	55,440		149	105,933	89	183,066	110,880		165	242,799	

* Note: The Quality Adjustment is based on a five percent increase of the Percent of Standard for each point an SGA is over the Company's average Retention rate given the SGA is also at 100 percent or better for YTD Percent of Standard. In addition, for an SGA to be considered as meeting minimum standard, the SGA must also be at 100 percent of First Year Standard including positive growth in Net ALP compared to the previous year.

MONETARY DONATIONS

American Income & National Income

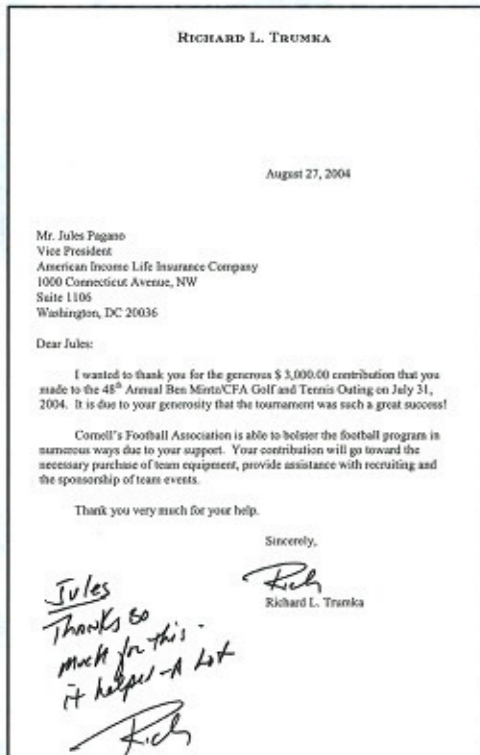
- Gave \$5,000 to the UWUA Operation Family Reunion.
- Donated \$875 to the Jewish Labor Committee.

Mark Hancock Agency

- Contributed \$1,000 to the IUE-CWA.

Total \$6,900.00

AROUND AND ABOUT AMERICAN INCOME



Pictured above is a letter from Richard Trumka, Secretary/Treasurer, AFL-CIO. The letter recognizes American Income for a donation they made to 48th Annual Ben Mintz/CFA Golf and Tennis Outing.



Pictured above is Ken Altizer (middle) presenting a check on behalf of the Marc Morton Agency to the West Virginia AFL-CIO for their state dinner and meeting.



AIL was a supporter of the Sidney Hillman awards in New York City. We are proud to be a part of this recognition of reporters who fight for social justice in America. Pictured is Jules Pagano (left) and Bruce Raynor (right).

What are You Doing this Holiday Season?

American Income and *National Income* have a long tradition of community involvement. We are always there when the labor movement needs a business friend who is totally committed to the goals and aspirations of union members.

For some of our union brothers and sisters, the holiday season presents a particularly unique challenge to overcome — money is tight. With presents that need to be bought and food which needs to be prepared, it seems money gets tighter than normal this time of year. Therefore, now is the time to ask yourself what you and your Agency are doing to ease this burden on our fellow union members. Listed below are just some of the things you may want to keep in mind as the holiday approaches.

Strike Support

During a strike, union workers may fall behind in their car payment, mortgage, or utility bills, but not their insurance. We proudly waive insurance premiums during an authorized strike for up to one year. Remind your customers of this and help ease their mind during this special time of year. This is just one of the many ways we show our support and dedication to the labor movement — in word and deed!

Food Bank

Support for food drives help the unemployed, striking union brothers and sisters, and those having just a hard time making it this holiday season. We provide this assistance across the country on an ongoing basis.

Donations and Contributions

American Income and *National Income* contributes generously every year to causes that promote and benefit the labor movement. These funds are made available on a local, state, and national level and are used to develop and implement programs for union members from all walks of life. Make the season bright by contributing to your local unions, credit unions, and associations.

**Not just in word, but in deed.
Not just in good times, but in bad.**

We are there!

**Remember the labor movement
this holiday!**



PR Manager



Debbie Enstedt
Winnipeg, MB

Category A:



Susan Gilbert
Woodridge, IL



Vivian Dwyer
Glen Allen, VA

Category B:



Randy Stockley
St. Johns, NF



Malka Arony
Phoenix, AZ

Category C:



Richard Case
N. Royalton, OH



Brett Neal
San Antonio, TX

November Production

PR Manager	No. Cards	SGA
1. Debbie Enstedt	29,346	Rick Altig
2. Charles Hill	4,995	Jatoft-Foti
3. Richard Meshulam	3,912	David Cohen

All Time PR Card Production Record
Month: 18,960 cards

Category A	No. Cards	SGA
1. Susan Gilbert	4,805	Bob Olson
2. Vivian Dwyer	3,713	Altig-Hay/Bitman
3. Suzanne Powers	3,357	David Cohen
4. Al Wall	2,934	Joshua Chalom
5. Anne Bowyer	2,613	Rick Altig

Category B	No. Cards	SGA
1. Randy Stockley	4,161	Altig-Martyn
2. Malka Arony	2,370	Steve Hartman
3. Casandra Robinson	1,811	Altig-Martyn
4. Irene Ruryz	1,171	Jim Surace
5. Brenda Swecker	1,129	Chris La Fond

All Time PR Group Production Record
Month: 55 groups Vivian Dwyer

Category C	Groups	SGA
1. Richard Case	15	Jim Surace
2. Brett Neal	13	Eric Neal
3. Cheryl Cook	10	Durhon Oldham
4. Becky Cutler	9	Bill Jennings
5. John Wagner	8	Vic Hancock

YTD Production

PR Manager	No. Cards	SGA
*1. Debbie Enstedt	182,989	Rick Altig
*2. Brenda DiSomma	52,896	Eric Giglione
3. Charles Hill	46,902	Jatoft-Foti

All Time PR Card Production Record
YTD: 61,879 cards Denise Bowyer

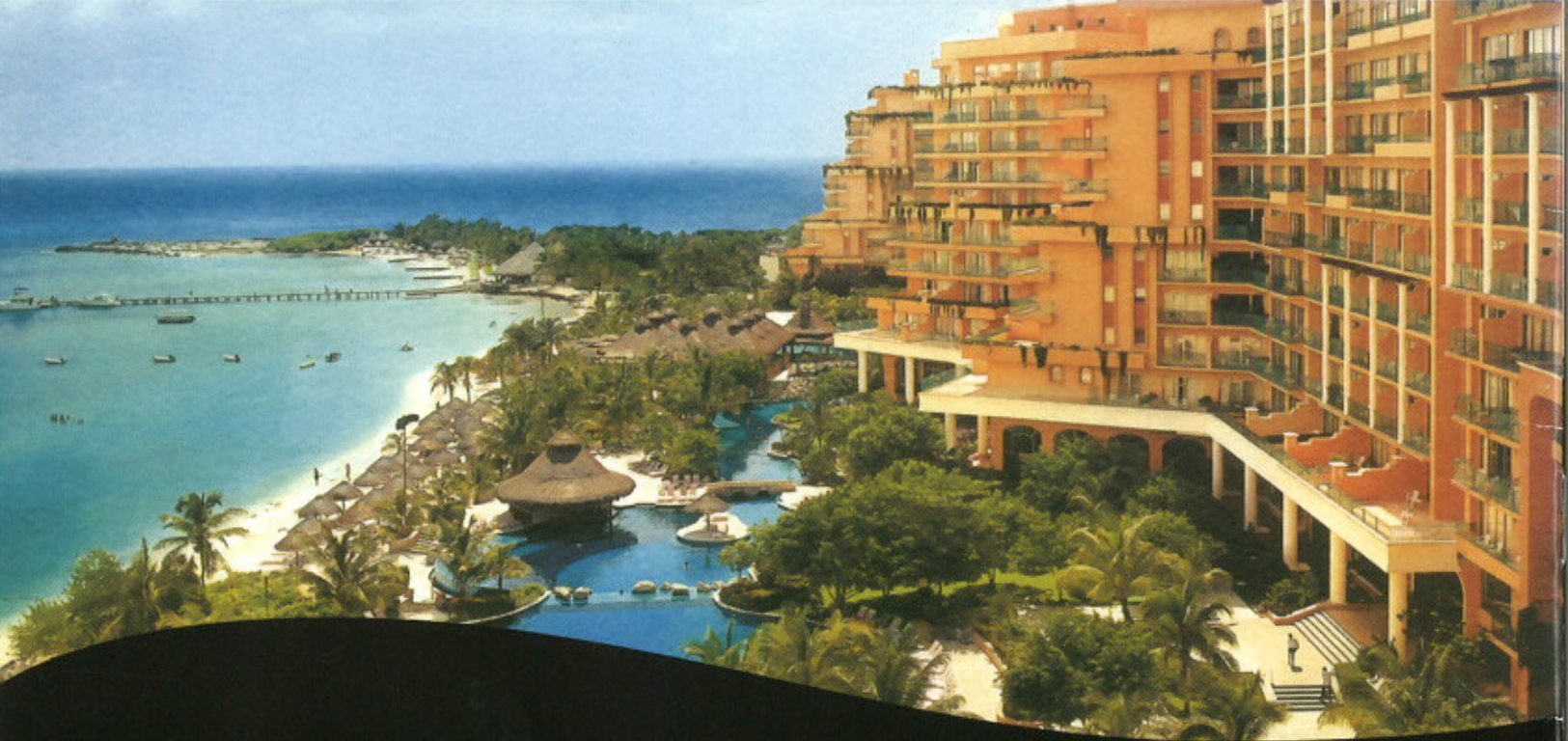
Category A	No. Cards	SGA
*1. Vivian Dwyer	25,755	Altig-Hay/Bitman
*2. Brenda DiSomma	25,167	Eric Giglione
3. Frances Christie	22,791	Rick Altig
4. Mark Gagliardi	21,977	Jatoft-Foti
5. Leo VanDenBussche	19,862	Rick Altig

Category B	No. Cards	SGA
*1. Malka Arony	26,885	Steve Hartman
*2. Brenda Swecker	18,863	Chris La Fond
3. Laurie Onasch	16,093	Manone & Altig
4. Mario Soljan	15,947	Steve Friedlander
5. Sandra Johnson	9,046	Gary Bleier

All Time PR Group Production Record
YTD: 103 groups Vivian Dwyer

Category B	Groups	SGA
*1. Cheryl Cook	104	Durhon Oldham
*2. Richard Case	92	James Surace
3. William Slocum	76	Durhon Oldham
4. Krissa Hensley	73	Marc Morton
5. Susan Fuldauer	68	Mark Hancock

Category A = SGA categories one and two. Category B = SGA categories three, four, five and six. Category C = Top number of group credits signed from all SGA categories. Public Relations Manager selection guidelines for recognition in the *Spotlight* are as follows: *Must have two PR Representatives coded and meet all production requirements.* Also, please note, the number of leads will be used to break a tie in Category C.



Fiesta Americana  **CANCUN**
Mexico
June 26 to June 29, 2005



Public Relations Bonus

Qualifiers

Al Wall	\$1,921.09
Malka Arony	\$1,809.81
Vivian Dwyer	\$1,753.20
Susan Gilbert	\$898.24
Richard Case	\$842.07
Timothy Farr	\$706.20
Rona Pileggi Spano	\$689.16
Brett Neal	\$681.88
Anne Bowyer	\$667.80
Kenneth Altizer	\$644.76
Laurie Onasch	\$636.00
Jacqueline deVooght	\$625.40
Brenda Di Somma	\$617.06
Casandra Robinson	\$611.64
Rence Flannery	\$577.11
David Blaisdell	\$546.14
Mark Gagliardi	\$543.28
Becky Cutler	\$532.07
Jenny Williams	\$518.21
Robin Andrade	\$493.79
Randy Stockley	\$469.15
Suzanne Powers	\$445.39
Gary Silberman	\$423.88
Cynthia Smith	\$422.50
William Gibson	\$389.70
Catherine Briggie	\$377.80
Charles Hill	\$375.21
Brenda Swecker	\$373.45
James Tasker	\$371.00
Mary Hinterberger	\$363.83
Leo VanDenBussche	\$363.66
Joseph Galusha	\$359.00
Donald Spohn	\$346.40
John Wagner	\$343.49
Mario Soljan	\$322.90
Pater Nielsen	\$321.90
Cyntha Lebn-Yaffe	\$321.89
Krissa Hensley	\$305.15
Frances Christic	\$304.30
Erica Dalager	\$269.06
William Verbeten	\$257.40
Irene Rurycz	\$253.26
Shannon Walker	\$247.16
Robin Denham	\$245.97
Larry Lozano	\$240.66
John Wilkinson	\$234.86
Kelli Flora	\$229.57
Manon Brulotte	\$222.84
Leigh Yost	\$213.76
Gabriella Klett	\$181.53
William Slocum	\$75.00

JANUARY

FEBRUARY

MARCH

APRIL

MAY

JUNE

JULY

AUGUST

SEPTEMBER

OCTOBER

NOVEMBER

DECEMBER

Total
\$25,986.58



Leadership Bonus

November Bonus Qualifiers

Jim Bianchi	\$12,049.67	Richard Mok	\$1,715.06	Harvey Waller	\$256.12
Fred Hadayia	\$9,795.25	Eric Labossiere	\$1,696.89	Yound Yoon	\$252.13
Barry Dillah	\$8,999.33	Brian Waller	\$1,691.29	Ryan Spratt	\$250.63
AJ O'Connor	\$6,973.79	John West	\$1,605.59	Salvatore Giacchi	\$249.25
Lawrence Hauck	\$6,598.81	Peter Athas	\$1,540.53	Joseph Coarsey	\$247.77
Dorian Oldham	\$6,499.63	Matt Dworak	\$1,532.18	JoAnne Florer	\$245.58
Matthew Wolfanger	\$6,314.28	Jeff Ribman	\$1,505.04	Dwight Timmons	\$239.09
Doreen Ryan-Foti	\$5,151.04	Randolph Souliers	\$1,487.77	Boyer, Robert	\$236.21
John McCreary	\$5,087.15	Huyen Bakthy	\$1,460.18	Loren Cardwell	\$234.24
Eugene Melamed	\$4,745.06	Karen Stockwell	\$1,438.52	Chris Shuckman	\$233.74
Bill Cook	\$4,311.47	Mary Ann Gaelic	\$1,272.14	Richard Miller	\$215.71
Kevin Khadivian	\$4,309.87	Scott Keeney	\$1,264.78	William Burbank	\$200.41
Alan Conquest	\$4,256.60	Susanne Munro	\$1,180.84		
John McGrath	\$4,037.83	Michael Nowak	\$962.52		
Christopher Clark	\$3,980.04	Tamara Ford	\$895.43		
Marc Rosen	\$3,487.32	Ricky Thompson	\$870.42		
Jason Schломann	\$3,451.66	Randy Downs	\$844.27		
Hal Herman	\$3,346.75	Bradley Kulak	\$842.12		
David Hausman	\$3,300.13	Christopher Fave	\$789.52		
Francisco Perez	\$3,145.46	JoAnn Stewart	\$739.37		
Steven Strong	\$3,011.16	Tracy Haden	\$712.03		
Robert Dunn	\$3,008.56	Romeo Daley	\$673.21		
David Iriye	\$2,986.71	Lee Croft	\$651.01		
Joseph Larsen	\$2,753.66	Rima Alkadry	\$639.77		
Susan Bergh	\$2,656.22	Matthew Hogan	\$570.56		
David Ragland	\$2,627.96	Karen Rogers	\$547.44		
Kevin Appasamy	\$2,611.90	Diane Carrion	\$522.85		
Cathy Thompson	\$2,559.83	Devin Phillips	\$521.88		
Chris Hernandez	\$2,530.33	Tiffany McDowell	\$510.71		
Dustin Miller	\$2,516.18	Kathleen Loughran	\$491.21		
Don Wold	\$2,460.96	Wes Elder	\$453.66		
Curt Snow	\$2,453.19	Igor Katanov	\$440.05		
Todd Johnston	\$2,436.67	Emeraude Valenciano	\$437.83		
Tim Schroeder	\$2,361.47	Louis Costa	\$434.08		
George Jernigan	\$2,329.78	Brent Rieck	\$416.60		
Carla Miller	\$2,323.48	Randy Teyssier	\$389.45		
Rachel Arenas	\$2,309.79	Justin Harris	\$381.28		
Laurie Gruber	\$2,307.14	Richard Refano	\$376.70		
Mathew MacCannell	\$2,218.12	Godley Varghese	\$375.08		
Joseph Callahan	\$2,162.47	Derrick Bates	\$311.05		
Chad Deley	\$2,117.87	William Hathorne	\$297.33		
Mitchell Duplantis	\$1,998.45	Michael Laramie	\$293.81		
John Hancock	\$1,964.13	Daniel Phares	\$291.70		
Roberta Kenniston	\$1,953.08	Ilya Kardava	\$287.73		
Michael Allen	\$1,949.30	John Farley	\$287.24		
Volodymyr Derevyanyy	\$1,848.24	Matthew Kernan	\$273.43		
Rodney Mori	\$1,826.66	Frank Sommers	\$269.48		
Rebecca Klebsch	\$1,745.74	Eric Dionne	\$266.83		

Total **\$216,189.53**

Retention Bonus

QUALIFIER	BONUS	A&H
John Nemes	\$828.59	
Joel McNett	\$825.33	
El Sabeel Caudle	\$820.37	
Maria Esposito	\$819.28	
Graham Komada	\$817.64	
Richard Menga	\$815.41	
James Beck	\$811.55	
Grady Richards	\$809.75	
Majed Alsaigh	\$808.34	
Taniqua Medina	\$803.60	
Sandra Carlson	\$798.38	
Frederick Dagostino	\$790.67	
Lisa Roemer	\$789.29	
David Williams	\$770.81	\$114.71
James Larkin	\$770.33	
Keith Cornwell	\$747.18	\$73.44
Earle Harris	\$741.83	\$70.34
Benoit Decesare	\$727.52	\$116.84
Donald Kelly	\$717.83	\$91.88
Jason UHinger	\$700.77	\$77.32
Chad Keeney	\$688.96	\$60.84
Bryan Schafer	\$687.36	\$60.52
John Craig	\$683.44	\$69.60
Kevin Hahn	\$678.36	\$82.04
Jon Hanec	\$677.99	\$60.24
Shawn Richmond	\$668.28	
Marcel Alexander	\$666.58	\$73.12
Kelly Pascal	\$663.58	\$74.60
John Barsuch	\$662.77	\$87.84
Stephen Flynn	\$660.10	\$75.80
Darlene Ewing	\$657.03	\$67.08
Chester Gauger	\$655.49	\$74.68
Patricia Lee	\$652.36	
Edwin Flores	\$650.53	
Chandra Morgan	\$642.16	\$74.64
Aaron Lueders	\$639.06	\$64.56
Allison Walker	\$637.65	
Scott Booth	\$637.61	
Yevgeniy Kashkin	\$637.15	
Dennis Ingalls	\$635.75	\$60.60
Eric McAtee	\$634.32	
Kimberly Elliott	\$632.81	
Kristin Ramage	\$631.60	
Michael Laramie	\$631.25	
Sarmast Shojai	\$629.29	
Deborah Vella	\$624.73	
Chad Roehrs	\$622.48	
Robert Hamilton	\$619.99	
Christopher Coralles	\$619.90	
Robert Graham	\$615.20	
Rae DuVauchelle	\$614.55	
Nicholas Engrav	\$612.80	
Brian Gorkowski	\$610.64	
Jason Graves	\$604.00	\$111.93
Brian Varney	\$603.26	
Igor Katanov	\$600.83	
Harold Shevlin	\$600.65	
Rochelle Babineau	\$598.69	
Marc Andre Caron	\$594.67	
Jason Harris	\$593.45	
Anitra Tynes	\$592.31	
Tommy Oh	\$589.83	
Nolan White	\$586.27	
Joseph Coarsey	\$585.52	\$108.82
Jonathan Cole	\$584.52	
Adrian Jefferson	\$583.32	
Mary Ellen Freda	\$582.79	
James Walker	\$576.52	
Bruce Lamont	\$576.51	
Brian Brophy	\$576.48	
Aline Brunges	\$575.98	
Manuel Olea	\$572.65	
Elizabeth Michalek	\$571.30	
Rudolph Dsouza	\$570.10	
Annick Arseneau	\$569.25	
Robert Gerdes	\$567.55	
Jeffrey Williams	\$567.15	
Alan Swensen	\$565.75	
Jessica LaPointe	\$565.75	
Jose Ferreyro	\$565.62	
Nathan Snider	\$563.62	
Jennifer Sullivan	\$561.17	
Joshua Behrendt	\$560.78	
Russell Lewis	\$553.22	\$65.00
David Beskid	\$539.97	\$72.73
Andre Abramovich	\$531.20	\$54.60
Jamie Fields	\$525.60	\$146.10
Rosalyn Newhook	\$521.40	\$106.11
Norman Reitz	\$520.17	\$63.67
Travis Van de Bergh	\$518.53	
Nancy Myers	\$517.82	

QUALIFIER	BONUS	A&H
Loren Cardwell	\$517.58	\$71.40
Asher Lavallee	\$516.35	
Jebadiah Kilmer	\$515.87	\$63.18
Michael Goddard	\$510.76	
Nicholas Bromhal	\$507.29	\$53.03
Sharon Nigota	\$507.17	
Randy Downs	\$504.16	\$54.85
Desislava Dimitrova	\$491.90	
Emily Coker	\$490.94	\$86.10
Charles McGrane	\$489.54	
Byron Paz	\$489.44	\$63.32
John Buss	\$487.96	
Melanie Cohen	\$486.18	
Andrew Limoli	\$485.79	\$64.89
Justin Germany	\$484.82	
Lori Yeilding	\$483.39	
William Swango	\$482.35	
Andrew Dudgeon	\$481.39	
Glenn Snowden	\$480.97	
Adam Herman	\$478.01	
Pauline Murchie	\$477.67	
Benjamin Turyk	\$471.60	\$69.81
Ronald Trombetta	\$470.39	
Derrick Cook	\$467.67	
Robert Harris	\$467.34	
Tyler Hunt	\$466.43	\$51.48
Garry Minaker	\$463.97	
Elizabeth McDonald	\$462.32	\$58.62
Thomas Reddoch	\$459.19	
David Jackson	\$458.91	
Joseph Diecedue	\$458.14	
Leslie Kauffman	\$457.77	\$58.44
Richard Miller	\$457.44	
Evan Kishpaugh	\$454.98	
Philip Render	\$451.77	\$45.60
Tamara Ford	\$451.05	
Glen Grouchy	\$450.32	\$77.67
Julie Wells	\$449.65	
Stephen Perotti	\$449.31	
Catrina Nguyen	\$449.03	\$49.26
Luann Baxter	\$447.48	
Michelle Workman	\$442.84	
Kimberly Morrow Gonzales	\$442.11	
Herman Libman	\$441.13	
Dennis Cedeno	\$440.66	
Elmore Mundell	\$438.82	
John Thomas	\$438.53	
Loan Pham	\$437.53	
Phillip Parisi	\$436.48	\$62.31
Gloria Sanchez	\$433.08	
Kobina Sekyi	\$431.84	
Charles Riggs	\$430.44	\$45.36
Krista Thieme	\$430.11	
Robert Pomerleau	\$428.98	
Shelly Russell	\$428.01	
Dawn McElwain	\$426.56	\$51.57
Phillip Prata	\$425.51	
Kimmoy Lewis	\$423.41	
Rhonda Shaffer	\$421.92	
Veronica Ochoa	\$421.26	
Lynda Williams	\$420.80	
Matthew Melhorn	\$420.71	
Michael Dupree	\$418.89	
Paul Gentile	\$416.16	
Sonny Snodgrass	\$416.13	
Andrew Brooks	\$411.95	
Jennifer Ingimundson	\$411.72	
Germou Johnson	\$411.55	
Lee Lamb	\$409.80	
Daniel Boncich	\$407.98	
Jaime Arriola	\$405.06	
Oneka Harriott	\$404.80	
Richard Cassidy	\$404.58	
Percy Atkins	\$404.48	
Nitin Maharaj	\$403.41	
Chenine Ellis-Dias	\$402.19	
Thomas Whitcomb	\$402.01	
Dean Sproles	\$401.30	
Jason Johnson	\$401.02	
Jane Truscott	\$400.00	
Antoine Priester	\$398.80	
Adam Smith	\$398.76	
Thomas Harris	\$398.56	
Monique Davignon	\$397.39	
Shane Dettmann	\$396.98	
Roger Stephens	\$396.94	
Tim Riley	\$396.44	
Esther Lee	\$396.30	
Terrence Thomas	\$395.88	
Katherine Leblanc	\$393.18	
Summer Ganzer	\$392.93	

QUALIFIER	BONUS	A&H
Felicia Prosser	\$392.91	
Steven Domin	\$389.55	
Charles Yun	\$389.35	
Jing Fang	\$389.12	
James Holtz	\$388.85	
Ashley Tonniges	\$386.28	
Timothy Southerton	\$386.08	
Lawens Joachim	\$385.83	
Elizabeth Allen	\$385.80	
Kurt Hughes	\$384.18	
Joshua Bouchard	\$383.49	
Kevin Willey	\$382.56	
Joseph Boggs	\$382.38	
Patrick Dinan	\$381.69	
David Thomas	\$381.42	
Greg Montague	\$381.06	
Matthew Wark	\$380.67	
Melissa Ferguson	\$380.65	
Thomas Alligood	\$380.20	
Ted Bryson	\$379.83	
Trinh Duong	\$379.26	
Heather Hewitt	\$378.19	
Troy Beaumont	\$377.94	
Brandon Teter	\$377.61	
Tifani Ahlstrom	\$377.06	
Erin Smith	\$376.98	
Naveen Eapen	\$376.75	
Max Noland	\$375.85	
Wenham Dorsett	\$375.64	
Andrew Graff	\$375.39	
Craig Wootton	\$374.89	
Bobby Salmons	\$374.79	
Deborah Woodley	\$374.40	
Dustin Erb	\$374.03	
Fargo Hall	\$374.00	
Evelyn Bryant	\$373.20	
Wade Thomas	\$370.66	
Ryan Bisanz	\$369.94	
Joshua Harris	\$369.26	
Michelle Browne	\$367.82	
Alfreda Hill	\$367.81	
Ronald Cantrell	\$367.14	
Betty Ronoh	\$366.81	
Nishan Amarasuriya	\$365.41	
Terrie Seavey	\$363.40	
Gregory Eastman	\$360.28	

Total Bonus Paid Out
\$537,147.35
Total A&H
\$18,761.01